



PATENT
RD-27,422

#15

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dixon, III et al.

Serial No.: 09/391,772

Filed: September 8, 1999

For: METHODS AND APPARATUS
FOR SUBMITTING
INFORMATION TO AN
AUTOMATED LENDING
SYSTEM

Art Unit: 3624

Examiner: Ella Colbert

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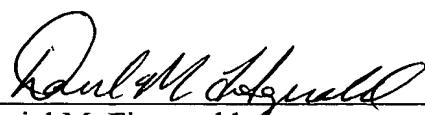
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I certify that the documents listed below:

- RCE Transmittal (1pg., in duplicate)
- Transmittal for Submission of Substitute Specification (1 pg.)
- Substitute Specification (marked-up version) (33 pgs.)
- Substitute Specification (clean version) (33 pgs.)
- Petition for Extension of Time (1 pg., in duplicate)
- Certificate of Mailing via Express Mail (1 pg.)
- Return post card

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7/6/03

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SUBMISSION OF SUBSTITUTE SPECIFICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Applicants and the undersigned wish to express their appreciation to Examiner Millin for the courtesies he extended during a telephone interview that occurred on June 25, 2003. During the interview, the Advisory Action dated May 19, 2003 was discussed. More specifically, the Request for a Substitute Specification was discussed. Examiner Millin suggested that we submit a marked-up version and a clean version of a Substitute Specification showing the changes made during prosecution. Accordingly, Applicants have submitted a marked-up version and a clean version of a Substitute Specification.

Applicants respectfully request consideration and entry of the enclosed Substitute Specification along with the previously submitted Amendment to the Final Office Action and the Request for Continued Examination filed herewith.

Respectfully submitted,

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